Charity registration number: 1163304

EN:Communities CIO (formerly: EN:Able Communities CIO)

Annual Report and Financial Statements

for the Year Ended 31 March 2026

EN:Communities CIO (formerly: EN:Able Communities CIO)

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EN:Communities CIO (formerly: EN:Able Communities CIO)

Trustees' Report for the year ended 31 March 2026

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and financial statements of the charity.

Reference and Administrative Details

Charity Registration Number:	1163304
Trustees:	S Blakley-Taylor A Champ R Holmes (resigned 5 March 2026) E Kidd (resigned 3 December 2025) K Taylor L Winterbottom
Chair:	K Taylor
Secretary:	S Perry
Registered Office:	Collaboration Works 2 Carbrook Street Sheffield England S9 2JE
Independent Examiner:	Hawsons Chartered Accountants Pegasus House 463a Glossop Road Sheffield S10 2QD

Trustees' Report for the year ended 31 March 2026 (continued)

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019.

Objectives and activities

Policies and objectives

The charity was established as a charitable incorporated organisation on 25th August 2015, adopted on 18 December 2015 and registered with the Charity Commission (registered number: 1163304).

EN:Communities was registered to support implementation of the limited by guarantee company Efficiency North Holdings Limited's Social Value Strategy. Efficiency North Holdings Limited has the power to appoint at least 2 charity trustees. There is no limit for the number of Independent Trustees, but the Trustee Board decided to appoint up to 6 further Trustees in March 2020.

This year saw a significant strategic change for the charity. In September 2025, a decision was taken by the trustees to:

Change the focus of the charity from enabling green construction skills to become a grant giving charity. This would involve a change of name to EN: Communities. This name change was approved by the Charity Commission in March 2026.

The drive for the decision was two-fold.

Firstly , the new government policy announced in summer 2025, providing significant additional funding to the Further Education sector. This included the award of Construction Technical Excellence College (CETC) status to Leeds College of Building. As a result, it was felt that the development of the emerging Green Skills Advisory Panel for Yorkshire and Humber would be superseded by the CETC. Furthermore, a CETC as the lead of such work could enable considerable more industry engagement than if EN:Communities were the lead organisation.

Secondly, EN:Procure Ltd informed the Trustee's that they intended to make a donation to EN:Communities of £250,000 to create a Community Foundation Fund for 2026/27, and to continue this for future years.

Trustees agreed to solely focus the operational activities of EN:Communities to the administration and oversight of the new Community Foundation Fund. Trustees also agreed to progress the existing operational activities of EN:Communities through to the end of March 2026, and then cease supporting these activities.

Fund raising standards information

The Charity does not engage in any public fundraising activities to raise funds.

Key projects delivered in 2025/ 2026

The projects that were progressed during 2025/26 were:

Key projects delivered in 2025/ 2026 (continued)
Workstream #1 BE-St Educators

The delivery of training course for the further education sector on good practice for teaching insulation and building treatment led retrofit and low energy new build skills. EN:Communities identified interested colleges across England and arranged for the delivery of the training course in January and February 2026. There were 13 attendees from 6 colleges.

Richard Favell, carpentry and joinery lecturer at Grantham College, said the course gave him in-depth awareness and discernment of the challenges and opportunities the sector is currently facing: *"From the building physics sessions to the retrofit principles, technology in construction and exploration of new and emerging materials, I've come away with plenty of practical ideas and insights to apply in my work."*

Other testimonials given:

"This is what Green Skills course should be. Informative, engaging and interactional. A massive amount of collaboration and great 4 days"

"The course was very informative with lots of hand on tasks that were engaging. It highlighted the need for more education rolled out about the subjects some of the modern methods of construction were very exciting"

"Thoroughly enjoyable and would definitely recommend"

Discussion are currently ongoing in regard to who will deliver further courses. It is likely that the Colleges of Technical Excellence will undertake this training.

Workstream #2 Retrofit Futures

EN:Communities have been supporting Ashden in researching and developing a report which provides guidance for housing associations and councils delivering home decarbonisation work. It will support them to unlock the power of good social value in procurement, tackling the green construction skills challenge and providing more resilient programme delivery and good local jobs.

EN:Communities arranged workshops and interviews with various stakeholders and provided access to EN:Procure's procurement expertise. EN:Communities, working in partnership with Ashden, UK Green Building Council and the National Retrofit Hub, has spoken to over 100 retrofit sector practitioners including housing associations and local authorities, contractors and framework providers along with Mayoral Strategic Authorities.

The guidance is aimed at anyone who is involved in procuring and delivering home decarbonisation upgrades, whether grant-funded or not. The guidance aims to break down the silos that exist between programme delivery teams, procurement, and social value managers which can limit jobs and skills outcomes.

The report is published here: https://ashden.org/retrofit/

Workstream #3 Real Green Skills Academy

EN:Communities arranged for a training course and centre to deliver a short course enabling people that are long term unemployed to develop skills in the External Wall Insulation sector and gain employment where roles exist. Delivery of this project was the result of a number of years, developing the concept and then seeking to find the right opportunity to bring all partners together to make it happen.

This was a phenomenally successful initiative and has attracted interest both regionally and nationally. The government through the Department of Energy Security and Net Zero (DESNZ) attended an open day with the potential for a minister to attend in a future cohort.

Key projects delivered in 2025/ 2026 (continued)

The project arose on the back of the Leeds City Council's External Wall Insulation programme to improve its social housing stock. The role of EN:Communities was to undertake the project management of this project. The project involved 10 stakeholder partners: main contractor for the scheme, their subcontractor, the materials supplier, Wetherby Wall Systems and logistic partner, Jewson, Leeds College of Building, DWP to make referrals of long term unemployed people, Leeds City Council, West Yorkshire Combined Authority and Enable Futures who provided the pastoral support to the learners.

The programme was an 8 week programme. Of this, 6 weeks were practical learning. Learners spent 2 days in a classroom environment, then applying that learning on a construction site on low rise social housing in Leeds.

These videos best explain the programme:

- https://www.youtube.com/watch?v=cAJBW0_AsFM
- www.linkedin.com/posts/rise-retrofit_social-value-in-action-rise-case-study-activity-7492606510037012480-wBBG?utm_source=share&utm_medium=member_desktop&rcm=ACoAABM4uqIB9_jfZnELf2MFn9mF

This project will continue in future years under the auspices of EN:Procure as part of its Social value initiatives.

Workstream #4: Mould and Condensation training

Training, focused on empowering residents to gain greater awareness of how to reduce and mitigate condensation in homes that could lead to damp began well in early 2025. The Trustees supported growth in this workstream to support social housing providers to be proactive and pre-empt responsive repair damp call outs for the autumn, in preparation for the introduction of 'Awaabs law' (The Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025) in October 2025.



Whilst a number of social housing providers sought to utilise this course initially, in the months immediately before the introduction of Awaabs law it was noticeable that interest for the sector declined. This was because across the sector, generally it appeared that social housing providers decided to adopt a blanket call out response to any enquiry regarding damp. The sector considered on the whole that in light of regulatory and legal challenge it was too risky to empower tenants to prevent condensation in their homes. As a result, demand for this course fell sharply.

Due to the loss of revenue, the Trustees in December 2026 decided to close this offer from 31 January. The resources and intellectual content of the course has been offered to the social housing partners that EN:Communites engaged with.

Key projects delivered in 2025/ 2026 (continued)

Workstream #5 Community Foundation Fund

The EN Communities Community Foundation Fund Objectives are:

(1) To be an annual fund to support community based organisations in geographies where Efficiency North social housing provider members operate. This is primarily to be focused in Yorkshire and the Humber, Lincolnshire and north East Midlands region.

(2) The funding priorities were to:

(a) **Reduce Poverty** such as:

- Homelessness; Warm spaces; Community hubs; Advice clinics

(b) **Healthy Living**

- Sports and social activity; equipment to support elderly people in being more active; equipment for community kitchens; additional storage for community pantries (e.g. fridge freezer); additional equipment for people to access facilities (e.g. washing machine in a community setting)

Applications for equipment based projects were primarily invited for funds up to the value of £5,000 with a few projects sought for up to £25,000.

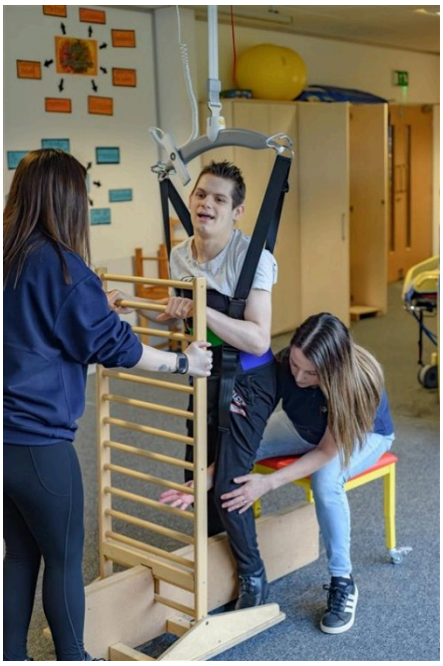
Applications opened April 2026, closing in early June. There were 275 applications received, requesting a total of £1.27m i.e. exceeding the available funds by a factor of 5. Of these applications, 168 applications met the eligibility criteria. 62 applicants were approved by the Trustees. The size of grant requested ranged from £549 to £15,320. The applications were more or less evenly spread across Yorkshire and the Humber.

Future developments

- The current projects will be supported and monitored. Joint promotion activity will be undertaken. All grants have to be spent by early December 2026.
- Planning will commence for the 2027/28 Community Foundation Fund programme ready for launch in that financial year.

The work of Paces Sheffield

EN: Communities through the Community Foundation Fund has provided a hoist to this charity.



Credit: Paces, Sheffield

Future developments (continued)

Smart Works provides interview and work wear to people on low incomes. Smart Works sought funding to enable improved display of their products.



Financial review

Going concern

The trustees are satisfied that it is appropriate for the financial statements to be prepared on a going concern basis and believe that the charity has adequate resources to continue in operational existence.

Financial overview

Details of EN:Communities income and expenditure for the year are set out on Page 10.

Total income received in the year was £297,400 (2025: £78,146). Total expenditure for 2026 is £13,557 (2025: £16,893).

Overall, the charity currently has reserves at 31 March 2026 of £495,375 (2025: £211,532). This includes restricted funds of £250,000 (2025: £Nil).

The charity does not own any assets or properties.

Financial review (continued)

Reserves policy

The charity does not have any assets or properties which are permanent endowments.

Cash and deposit balances are maintained to be able to meet outgoings and grant obligations from time to time. In previous years the trustees have considered the level of free reserves that are appropriate for the charity to hold in order to ensure its financial sustainability.

Free reserves represent unrestricted funds of the charity excluding restricted and designated funds. The determination of an appropriate reserves level is a key part of the strategic planning process. This is linked into a risk assessment recorded in the charity's risk register. At the end of the year, free reserves were £245,375. The trustees have determined that an appropriate level of free reserves would be £200,000.

The annual report was approved by the trustees of the charity on 30/09/2026 and signed on its behalf by:



.....
K Taylor
Chair

EN:Communities CIO (formerly: EN:Able Communities CIO)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

EN:Communities CIO (formerly: EN:Able Communities CIO)

Independent Examiner's Report to the trustees of EN:Communities CIO (formerly: EN:Able Communities CIO)

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2026 which are set out on pages 10 to 17.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since EN:Communities CIO (formerly: EN:Able Communities CIO)'s gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Hawsons Chartered Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

SBladen

.....
Simon Bladen FCA

Hawsons Chartered Accountants
Pegasus House
463a Glossop Road
Sheffield
S10 2QD

Date: 05/11/2026

EN:Communities CIO (formerly: EN:Able Communities CIO)

Statement of Financial Activities for the Year Ended 31 March 2026

	Note	Unrestricted funds £	Restricted funds £	Total 2026 £	Total 2025 £
Incoming resources					
Donations, grants and legacies	2	12,559	250,000	262,559	71,266
Charitable activities	3	24,514	-	24,514	-
Investment income	4	10,327	-	10,327	6,880
Total incoming resources		47,400	250,000	297,400	78,146
Resources expended					
Charitable activities	5	13,557	-	13,557	16,893
Total resources expended		13,557	-	13,557	16,893
Net incoming resources		33,843	250,000	283,843	61,253
Transfer between funds		-	-	-	-
Net movement in funds		33,843	250,000	283,843	61,253
Reconciliation of funds					
Total funds brought forward		211,532	-	211,532	150,279
Total funds carried forward	15	245,375	250,000	495,375	211,532

The notes on pages 12 to 17 form an integral part of these financial statements.

EN:Communities CIO (formerly: EN:Able Communities CIO)

(Registration number: 1163304)
Balance Sheet as at 31 March 2026

	Note	2026 £	(As restated) 2025 £
Current assets			
Debtors	11	258,674	10,255
Investments	12	169,911	246,284
Cash at bank and in hand		83,590	16,882
		512,175	273,421
Creditors: Amounts falling due within one year	13	(16,800)	(61,889)
Net assets		495,375	211,532
Funds of the charity:			
Restricted income funds			
Restricted funds		250,000	-
Unrestricted income funds			
Unrestricted funds	15	245,375	211,532
Total funds		495,375	211,532

The financial statements on pages 10 to 17 were approved by the trustees, and authorised for issue on 30/09/2026..... and signed on their behalf by:



.....
K Taylor
Chair

1 Accounting policies

The following accounting policies have been used consistently in dealing with items which are considered material to the company's affairs.

Statutory information

EN:Communities CIO (formerly: EN:Able Communities CIO) is a charity (No. 1163304), domiciled in England and Wales. The registered office is at Collaboration Works, 2 Carbrook Street, Sheffield, England, S9 2JE.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice. There has been no material departure from these standards.

EN:Communities CIO meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The presentation currency is United Kingdom pounds sterling, which is the functional currency of the charity.

Going concern

After due consideration of all relevant factors, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and accounts.

Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the friends is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market, a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

1 Accounting policies (continued)

Expenditure
Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity.

Current asset investments
Current asset investments are included at the lower of cost and net realisable value / market value.

Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Funds
General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Prior period restatement
In the prior period, cash held in short term deposit accounts was classified as cash at bank and in hand. These balances should have been classified as current asset investments and therefore have been amended accordingly.

	Year ended 31 March 2025
	£
Current asset investments	246,284
Cash at bank and in hand	(246,284)

2 Income from donations and legacies

	Unrestricted fund £	Restricted funds £	2026 £	2025 £
Donations	12,559	-	12,559	71,266
Grants from companies	-	250,000	250,000	-
	12,559	250,000	262,559	71,266

3 Income from charitable activities

	Unrestricted fund £	Restricted funds £	2026 £	2025 £
Built Environment – Smarter Transformation	24,514	-	24,514	-

4 Investment income

	Unrestricted fund £	Restricted funds £	2026 £	2025 £
Interest receivable on bank deposits	10,327	-	10,327	6,880

5 Expenditure on charitable activities

	Note	Unrestricted fund £	Restricted funds £	2026 £	2025 £
Direct, support and governance costs	6	13,557	-	13,557	6,893
Grant funding costs	7	-	-	-	10,000
		13,557	-	13,557	16,893

6 Direct, support and governance costs

	Unrestricted fund £	Restricted funds £	2026 £	2025 £
Training courses	16,800	-	16,800	-
Wages and salaries	(2,239)	-	(2,239)	-
Volunteer expenses	-	-	-	1,030
Sundry expenses	1,996	-	1,996	2,863
Legal and professional fees	(3,000)	-	(3,000)	3,000
	13,557	-	13,557	6,893

7 Grant funding costs

	Unrestricted fund £	Restricted funds £	2026 £	2025 £
Grants made	-	-	-	10,000

8 Analysis of costs

	Support costs £	2026 £	2025 £
Direct, support and governance costs	13,557	13,557	6,892
Grant funding costs	-	-	10,000
	13,557	13,557	16,892

9 Independent examiner's remuneration

The amount paid to the independent examiner amounts to a fee of £4,150 (2025: £3,750)

10 Staff costs

The trustees neither received nor waived any remuneration during the year (2025: £Nil). No trustees (2025: £Nil) had expenses reimbursed during the year £Nil (2025: £Nil).

No members of staff are directly employed by EN:Communities CIO (2025: Nil). During the year, staff costs were paid on behalf of the charity by EN: Procure Limited.

11 Debtors

	2026 £	2025 £
Trade debtors	3,460	105
Due from group undertakings	255,214	1,000
Accrued income	-	9,150
	258,674	10,255

12 Current asset investments

		(As restated)
	2026 £	2025 £
Cash deposits	169,911	246,284

13 Creditors: amounts falling due within one year

	2026 £	2025 £
Trade creditors	16,800	(2)
Due to group undertakings	-	56,252
Other creditors	-	2,639
Accruals	-	3,000
	16,800	61,889

14 Analysis of net assets between funds

	Unrestricted fund £	Restricted funds £	Total £
2026			
Current assets	262,175	250,000	512,175
Current liabilities	(16,800)	-	(16,800)
Total net assets	245,375	250,000	495,375

	Unrestricted fund £	Restricted funds £	Total £
2025			
Current assets	273,421	-	273,421
Current liabilities	(61,889)	-	(61,889)
Total net assets	211,532	-	211,532

15 Funds

	Balance at 1 April 2025 £	Incoming resources £	Resources expended £	Balance at 31 March 2026 £
Unrestricted funds				
General funds	211,532	47,400	(13,557)	245,375
Restricted funds				
Community Foundation Fund	-	250,000	-	250,000
Total funds	211,532	297,400	(13,557)	495,375

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted funds				
General funds	150,279	78,146	(16,893)	211,532
Total funds	150,279	78,146	(16,893)	211,532

Community Foundation Fund A fund to empower and support communities within social housing to be more sustainable.

16 Parent and ultimate parent undertaking

The ultimate controlling party is the trustees.

17 Related party transactions

The charity is a related party to the group of companies controlled by Efficiency North Holdings Limited and EN:Procure Limited.

EN:Procure Limited
During the year income of £250,000 (2025: Nil) was recognised from EN:Procure Limited. At the year-end a balance of £255,214 (2025: (£56,252)) was due from EN:Procure Limited.